



THE UNIVERSITY *of* EDINBURGH

Edinburgh Research Explorer

Religion and Development from Below

Citation for published version:

Bompani, B 2010, 'Religion and Development from Below: Independent Christianity in South Africa', *Journal of Religion in Africa*, vol. 40, no. 3, pp. 307-330. <https://doi.org/10.1163/157006610X525435>

Digital Object Identifier (DOI):

[10.1163/157006610X525435](https://doi.org/10.1163/157006610X525435)

Link:

[Link to publication record in Edinburgh Research Explorer](#)

Document Version:

Publisher's PDF, also known as Version of record

Published In:

Journal of Religion in Africa

Publisher Rights Statement:

© Bompani, B. (2010). Religion and Development from Below: Independent Christianity in South Africa. *Journal of Religion in Africa*, 40(3), 307-330doi: 10.1163/157006610X525435

General rights

Copyright for the publications made accessible via the Edinburgh Research Explorer is retained by the author(s) and / or other copyright owners and it is a condition of accessing these publications that users recognise and abide by the legal requirements associated with these rights.

Take down policy

The University of Edinburgh has made every reasonable effort to ensure that Edinburgh Research Explorer content complies with UK legislation. If you believe that the public display of this file breaches copyright please contact openaccess@ed.ac.uk providing details, and we will remove access to the work immediately and investigate your claim.



Religion and Development from Below: Independent Christianity in South Africa

Barbara Bompani

Centre of African Studies

Chrystal Macmillan Building, room 4.10

15A George Square, Edinburgh EH8 9LD

B.Bompani@ed.ac.uk

Abstract

Most of the literature on African independent churches (AICs) in South Africa has not paid much attention to their economic and developmental role. In contrast, this article will show how AICs are involved in important economic activities such as voluntary mutual benefit societies, savings clubs, lending societies, *stokvels* (informal savings funds), and burial societies that control millions of South African rand. In light of firsthand empirical research, this article investigates these kinds of activities, and analyses independent churches' developmental role. This will allow us to better understand how these communities play a strong and supportive function among Africans in a deprived economic situation. In a period of socio-political transformation in South Africa, AICs are able to answer the needs of the people and their hunger to rebuild an identity. My major critique of classical research on AICs is the failure of the literature to address 'social change' in a theoretically adequate way, as something more than just descriptions of 'traditional' social structures away from interpretations of modernity.

Keywords

African independent churches, religion, development, modernity, South Africa

Introduction

In the past decade we have witnessed a proliferation of literature that challenges modernisation theories in relation to secularisation and the changing role of religion in the public sphere.¹ However, more empirical research is still needed in support of this new terrain of investigation. African independent churches (AICs) in South Africa offer a very good case. The early literature on AICs² did not consider them to be proper churches but sects, syncretic movements, or 'bridges back to tradition'.³ Independent churches were kept outside of the dominant discourse of modernity until quite recently.⁴ For a long time academics and mainline churches had misunderstood Africa's differences from

the West as anachronistic, as a symptom of backwardness and of incomplete development.⁵ The relation between modernity and African spirituality was an area of study and perennial interest. For example, a 1977 study sponsored by the South African Council for Social and Industrial Research (SACSIR) tried to analyse the role of indigenous belief in facilitating or hindering the modernisation process. This study by J. C. Thompson identified the prerequisites necessary for development to take place.⁶ The final report of this study expressed the prevailing thought of the time: that people cannot develop politically if other forms of 'development', including 'development of faith' and belief, do not receive attention. 'Underdeveloped' black Africans were not believed to have the ability to deal with contemporary political issues due to their personal/cultural/religious and economic underdevelopment. It was thought that in order to move toward more modern types of economic existence people had to leave behind their old mythologies and systems of belief that 'held them back' from political and economic advancement. According to the study, people rooted in traditional societies had to move away from the forces that kept them isolated within traditional system of beliefs. While clearly highly ideological, this and other similar interpretations gave significant emphasis to certain beliefs and focused on the link between tradition and independent churches without paying attention (or refusing to see) the other side of the coin, that AICs can have a relationship with modernity and therefore could play a role within the 'modernisation' process. The contribution to 'modernity' of these religious organisations was not recognised or considered. Using firsthand empirical material, this article will assert that AICs are bridges that allow modernity to be represented in older cultural forms, a strategy for contrasting a legitimising tradition that combines older and newer elements.⁷

Emerging shortly before the end of the nineteenth century, and for a while perceived as a threat to white security and raising fears, since the late 1920s AICs have either been virtually ignored by the rest of the Christian community, or regarded as apolitical and socially impotent, if not reactionary.⁸ One of the most eminent scholars of independent churches in South Africa, Professor G. C. Oosthuizen,⁹ stated: 'The negative attitude [from mainline churches] towards some of the independent movement has not impaired their growth—on the contrary—and one is delighted today that their spiritual power sustained them and they are now the future of the Church in South Africa.'¹⁰ Within the Christian arena in South Africa the most astonishing recent event has been the growth of African independent churches. South Africa is one of the last countries to experience the end of colonisation. A timely comparison therefore gives us the possibility of immediately highlighting the distinction between the Pentecostal churches' massive expansion in the rest of the conti-

nent and the strong mass appeal that AICs still enjoy in South Africa.¹¹ For example, in an immediate postcolonial context AICs appear to offer some answers to the need of reconstructing a new identity, which was important in all the African countries in a postcolonial situation. Meanwhile much current research shows that Pentecostal churches' upsurge is related to the crisis of the postcolonial nation-state, transnationalism, and diasporic culture—all elements that in this moment South Africa is currently experiencing in a unique way. Since the end of the 1980s in South Africa, African independent churches have grown rapidly. AICs represent a high percentage of South Africa's black population, most of whom are very poor. These are, excluding the big Zion Christian Church (ZCC) and the Shembe Church, mainly small churches not unified under any organisation and lacking a strong and clear public voice. Attempts have been made to create umbrellas of independent churches, but these attempts failed in the 1980s as well as in the 1990s. They are associated with the multid denominational South African Council of Churches (SACC), but due to a lack of leadership and a lack of cohesion their voice is not always clear in the Council. The small size of these churches and their difficulty in finding representation at a national and public level in a cohesive way means that these churches still suffer from a problematic—and often misunderstood—relationship with the state and other churches, especially mainline denominations.

Census figures show that AICs represent approximately one-third of the total population of South Africa. Statistics (from both 1996 and 2001)¹² show that over 30 per cent of the total South African population claims some form of link with independent Christianity.¹³ Independent Christianity expanded in South Africa thanks to its ability to interpret and address the challenges of the post-apartheid period on both a spiritual and a practical level, through stressing the re-elaboration of African identities, and through the application of a developmental approach in the face of conditions of deprivation and poverty in a changing social and political context. The attraction of the AICs lies in their life-enhancing activities. Independent churches are communities in which people can rely on strong ties within the religious network and fully participate in both spiritual and earthly activities. A further attraction is that these churches, as well as some varieties of Pentecostalism, take the negative forces within African cosmology¹⁴ seriously by responding to real problems as perceived by Africans, namely witchcraft, sorcery, and evil spirits, understanding that it is acceptable to interpret socio-economic hardships and deprivation in contemporary society within the context of adverse cosmic forces. The idea that AICs are considered experts in granting people protection and fortification against the powers of evil accounts to a large degree for their popularity

and growth. While acknowledging the importance of these cosmological elements, this article stresses the importance of social and economic dynamics.¹⁵ In the township, as elsewhere in South Africa, there are not only invincible forces like witchcraft, as Adam Ashforth describes in his book *Witchcraft, Violence and Democracy in South Africa*, but also concrete, identifiable forces that create a dimension of insecurity.¹⁶ Ashforth talks of spiritual insecurity; this analysis focuses on the 'palpable', 'tangible' insecurity of everyday life. Especially in the post-apartheid context, AICs offer concrete resources (alongside their religious inputs) that attract new believers. AICs are involved in important economic activities such as savings clubs, lending societies, *stokvels* (informal savings funds),¹⁷ and burial societies that encompass millions of South African rand. These communities play a strong and supportive role among black Africans in a deprived economic situation in which there are few other development agencies or organisations operating on a wider scale. Within this framework, the aim of this article is to better understand these kinds of activities, and understand how the developmental ethos of African independent churches works.¹⁸

Churches across Africa have promoted development throughout the twentieth and twenty-first centuries. This was in part missionary derived and in part African driven. However, the important contribution to development of AICs in South Africa has often been neglected or not sufficiently stretched when considering their economic and developmental ethos,¹⁹ whereas we can find several works on independent churches in other regions of the continent.²⁰ Until the end of apartheid most of the literature on South African independent Christianity has been dominated by religious and theological studies and only later did anthropological works begin to appear.²¹ This article does not state that AICs promote development and economic activities better and more effectively than other denominations, but that it is relevant to recognise the important role played by AICs in local communities, a point that has not been recognised by most of the literature on South African independent Christianity thus far. In a certain way this is a means of closing the gap in understanding and practice between AICs and other Christian churches. In townships and villages they often do not appear to be very different from other Christian churches and share similar social functions, although the techniques and approaches used and the scope of influence remain dissimilar.²²

African Independent Churches in an Urban Environment

This analysis focuses its attention on a sample of five small independent churches in Jabulani; two Apostolic churches (Methodist Church of South

Africa, and the Native Church of South Africa); two Zionist churches (South African Christian Church in Zion, and the Zion Congregation Church); and an Ethiopian church (the Ethiopian Church of South Africa).²³ Jabulani, a Zulu word meaning ‘rejoice’ or ‘celebrate’, is a highly populated area in north-west Soweto. The unemployment rate in this part of Soweto²⁴ hovers around 60 per cent, double the commonly quoted national average.²⁵ Jabulani was infamous in the past for its massive migrant hostels that often acted as a battlefield between African National Congress (ANC) and Inkatha Freedom Party (IFP) supporters during the transition from apartheid to democracy.²⁶ A few years ago, Jabulani appeared in the local press as the area selected for the construction of the second shopping mall in Soweto after Protea Gardens in Dobsonville, another suburb in the township, and more recently for the huge political gatherings organised by the ANC.²⁷ There is little else to attract the attention of a visitor in the area besides the lack of infrastructure, a general sensation of poverty, concrete ‘matchbox’ houses, the schools built with red bricks, the *shebeens* (local pubs created inside shacks or private houses), the *spaza* shops (thousands of small informal stalls in the street), and the overcrowded streets. In short, Jabulani is typical of the more deprived suburbs of Soweto.

It is commonly recognised that these are poor churches. Most ministers are not paid and there are no finances for the general running of the church. This is one of the main problems raised by the church leaders I interviewed. In a July 2005 interview, Archbishop Ntongana highlighted the fact that in the past few years (referring to last time we met in September 2002) the economic situation of his church and his Bible group was worsening. He also claimed deteriorating levels of support from other institutions, such as the South African Council of Churches, that in the recent past had supported his pastoral activity.²⁸ The restricted church income is used largely to assist needy church members; little remains for church activities. This sense of community sharing in which AICs members engage in mutual support, thus reducing the need for outside assistance, is well expressed by the informal saving institutions that I present later in the analysis. An HSRC survey (1996) reports, through the analysis of data collected from a sample of 1,845 adult respondents at a national level, that there is a relation between church affiliation and personal income.²⁹

The survey shows that members of Zionist, Apostolic, and Ethiopian churches appear to earn much less than mainline churches. This survey supports the idea of what was frequently stated by AIC members in the field.³⁰ Only about 5 percent of the AICs are housed in church buildings;³¹ school classrooms and homes are sometimes the localities for joint worship (this explains the large number of house congregations that act as fully recognised

denominations). Even the large ZCC (Zion Christian Church), that claims a membership of three million members, can accommodate only a portion of its members in church buildings. As Archbishop Ntongana of the Methodist Church of South Africa states: 'We are poor churches. The poor of the poor. Clergymen cannot just lead the religious community but they also need to do another job. We are humble. Church money is not our money. It is the money of the community'.³² In the townships the AICs are a house-centred movement with no buildings; on Sunday afternoon they worship and gather in open spaces, under trees in parks or in rented schools rooms. Images of people wearing AIC uniforms and carrying flags and holy sticks have become a distinctive sign of weekends in urban and peri-urban Johannesburg. The most characteristic uniforms are the clothes of Zion church members and the female Apostolic churches members who wear colourful hats, mainly blue, white, and green and white to symbolise the colours of the *veld* (flat open rural spaces), the sky, and water, and of purity and trust respectively.

Identifying Problems in Post-apartheid South Africa

The aim of this section is to identify, through the analysis of empirical material, specific problems that seem to be emerging (or increasing) since the end of apartheid in the urban context of a township. At the moment studies on AICs in townships after the end of apartheid are limited, the only studies of note being those of Allan Anderson in Pretoria, Robert Garner in Durban, and Hannie Pretorius in Cape Town.³³ At a national level this research benefits from the use of nationwide surveys.

Through the analysis of respondents' answers it is immediately possible to define a set of problems in the township and identify the techniques of resistance offered by independent churches. To the question, 'What are the problems that you feel the New South African State does not address?' and 'How does your church address these problems?' the respondents offered similar answers that could be grouped in these categories: 1) poverty, with an emphasis on unemployment; 2) crime and lack of security (sometimes highlighting a lack of trust in institutions like police); 3) a lack of education (perceived as a limit to self-development), 4) access to poor health systems (with particular attention to the lack of assistance in tackling the HIV/AIDS pandemic).³⁴

These themes consistently emerged from the respondents' interventions. Focus group one on 13 October 2001, for example,³⁵ focused primarily on health problems. Sister Monica said: 'We have to learn as African people, we cannot always say "yes" ignoring facts. It is important to acknowledge. It is like learning a new language. We need that somebody explains us how things

work'.³⁶ All respondents' concern focused on a lack of education. Bishop Ntongana stated: 'Poverty arrived to Africa when white men arrived. We are poor and we cannot sort out these problems, but we can learn what to ask to our authorities'. And again: 'Why are we so poor in Africa? For a lack of education. We need education to understand God. It is our right to be educated and to have a better life'.³⁷ This point emerged from different respondents; for example, Archbishop Ngada said:

ASCA³⁸ started self-help projects to face the problems we have. The priority in ASCA has [been]? given to theological problem because we are a church, but the establishment of our church was something different. We take care of all the problems of our people. We were established under the offices of the Holy Spirit. Most people didn't go to school, they had no education of whatsoever. Because of that we found that really something must be done. So we started a theological class in our garages because we don't have buildings and we started to discuss what to do for people's problems.³⁹

'We need to pray God for education. You are African, you were born in Africa. I would like to discover my Africaness through the Bible. I want to understand myself through the Bible and through religion'.⁴⁰ Mr Elias Kubeka observed: 'The situation is getting worse and worse because unemployed people are more and more'.⁴¹ Bishop Mabanga spoke of the fact that politicians do not use money for building houses but for personal interests, 'Why is there not attention for poor peoples' needs? Community houses are so tiny that people cannot live there. They are built with no fundamentals'.⁴² Bishop Masuku raised the problem of crime and the problem of corruption: 'Crime will never be defeated because rich people can afford to protect themselves and they leave poor alone to struggle with criminality. We cannot win this struggle if there is not a massive intervention from the state. But the state is corrupted, the system is corrupted and we do not even feel protected by our own institutions. We need to shake politicians. They have to start to take care of the problems of the people. We are paying such a high price for their life standard'.⁴³ During a conference of the Council of African Initiated Churches (CAIC), an umbrella of independent churches initiated in 1995, a prophetess gave a lesson on breast cancer (prevention, testing, and where to go for consultation) followed by a discussion on breast-feeding children. She asserted that the traditional way of breastfeeding should not be replaced by the artificial way; feeding artificially will also affect the behaviour of the child. 'We want to raise children in the African way; we want children that behave in a traditional way. Artificial food changes the way children nowadays behave'.⁴⁴ Other topics were touched on in the meeting, such as approaches to sexual behaviour, monogamy, and respect for one's partner. Mr Chilame said: 'Going with other women is like

poisoning your wife's milk for your children'.⁴⁵ Talk also focused on child abuse caused by ignorance, and inhumane environments that determine this unacceptable behaviour. 'If men do not respect their own life, they won't respect others'.⁴⁶ 'The only solution is to talk to people in power, to ask them to address these problems, to ask them to create new jobs and to give people dignity'.⁴⁷ All this points to and provokes a pressing need for AICs to undertake real political engagement.⁴⁸ The contraposition between AIC members' social status (poverty) and the lack of intervention from political institutions was frequently highlighted. It appeared unacceptable that in the new South Africa, where institutions are mainly controlled by (black) Africans, the political establishment is not taking care of its 'own' African people; in contrast, this was perceived as understandable during the white regime in the past. Respondents stated that they try to address these problems in their religious community, but that they feel the state should take responsibility and be present in the lives of the poor. In the majority of discussions it emerged that independent churches in Jabulani are able to elaborate techniques of self-reliance and responses to the everyday environment that respect African tradition and African identities.⁴⁹

Elaborating Techniques of Resistance: AIC Responses to the Social Environment

In post-apartheid South Africa it is possible to identify a 'developmental' ethos in independent churches that promote the initiating and sustaining of communities' own improvement. Local respondents' understanding of 'development' and 'underdevelopment' focused around several themes: poverty and unemployment, crime, education (self-development), and health (HIV/AIDS). Their responses to these issues were not revolutionary, nor did they create alternative modes of doing development. Their focus was on delivering practical development and making tangible contributions to the members of their congregations. Their ethos is pragmatic and built around necessity, rather than any desire to create an alternative post-apartheid society.

Most of the people I interviewed defined their religious community as a network of solidarity for fighting for their proper social rights such as education, health, knowledge about HIV, economic support, and housing.⁵⁰ To the question, 'How would you improve your standard of living?' respondents followed a common line: through religious beliefs and prayers, through the community/church support, and through better communication and engagement with political power.⁵¹ Members of independent churches meet regularly dur-

ing the week for Bible studies, choir practices, singing festivals, and in *Ibandla* (local meetings). Generally these meetings are separated by gender and driven by a hierarchical principle: senior churchmen lead the activities and senior women are married to the senior men. This portfolio of daily activities creates a safe social context, such as the 'women only meetings' during the week. Regional meetings are also scheduled once or twice a year. The meetings and activities organised by Apostolic churches give more of a sense of order than the Zion churches where drums and dancing are more prevalent. Churches and congregations are small spaces, which are easy to control. This aspect can be considered an advantage in the township where larger organisations become easy targets for criminal attacks or the centre of attention for local gangs. For example, the area surrounding the enormous Catholic church Regina Mundi in Soweto is becoming a terrain for local gang battles. Small religious communities function as a social institution that constantly controls its space and its boundaries. Churches become an opportunity for constructing social relations.⁵² Against the danger of the street in the township, great attention is paid to controlling children through special strategies (women's houses become temporary nurseries in the afternoon; a car serves as a school bus for collecting congregation members' children from school). Mrs Mafa said: 'We need to control our children. Now nobody speaks to children. People are always busy doing something else. Children need discipline and who teaches them if not the parents? We cannot complain if they grow up as bad Christians and bad people if we do not discipline them'.⁵³ Home and church are linked in the respondents' interpretation. Especially in women's responses, the religious community becomes the place that supports home and the family against the negative aspects of the external environment. Mrs Radebe told me:

If you read the Bible, you keep troubles away. You should look for people who belong to your church if you feel to speak a bit. They will understand you and you will understand them. We share our troubles and our needs. We learn how to sort them out in our church. We learn everything from our church. We learn how to live a better life. If you want to live your life without fearing God it is your choice. But I think we need to serve God all the time.⁵⁴

It is interesting that a sort of social construction emerges from the parallel between religious community and political community. According to the respondents' assertions, a good Christian should inevitably also be a good citizen. Mrs Radebe reiterated: 'The church should give the strength to avoid bad influences'.⁵⁵ The religious community plays a fundamental role in defining social networks and the way to engage with surrounding reality. Church

members are able to forget their identity in the church space. Nana, a secondary school teacher, said:

There are a lot of women here in my congregation who go through difficult times. Some have to support the family by themselves. Some have husband that spend all the day in the *shebeen* and when they go home they do not talk, they just beat their wives. Their life is miserable but when they are in the church they can forget all these troubles and becoming just a member of the house of Lord. Here their work is important and well respected. It is really like living a second and better life here.

Churches function as places of social control for addressing the issues of sexually transmitted diseases and uncontrolled pregnancy. One young girl lamented excessive control over her life by her mother and other women of the congregation. She was expected to stay at home after school and could never leave the house without a family member. She was only allowed to go by herself to church meetings. Her mother said it was the only way to protect her from bad influences and the risk of pregnancy.⁵⁶ Mama Ntongana stated: 'Everybody knows that men are not faithful to their wife. Women are generally resigned to that. But we teach to our sisters that it should not be like that. Men should respect God's will. God created family and men should respect their wives and their families. If we do not go against God's rules, we do not have problems like AIDS'.⁵⁷ In his study on urban settings in Kwazulu-Natal, Garner argues that there is no evidence that church membership affects sexual habits significantly, although some of the Pentecostal churches in Kwazulu-Natal were the exception and did show evidence of an effect on sexual habits.⁵⁸ A powerful way to prevent HIV/AIDS is through knowledge dissemination. For example, regular workshops on the topic were organised by the Federal Council of African Indigenous Churches in Walkerville, an agricultural area ten kilometers from Johannesburg. This workshop was part of a series of weekly workshops open to women who belonged to the Council's churches. A senior nurse who belonged to the congregation led the workshop. When I attended the workshop eighteen women were present. The main topic was the sexual transmission of HIV/AIDS. The nurse distributed posters and pamphlets in Zulu to the attendants. Great emphasis was placed on careful sexual behaviour and monogamous relations.

Development Attitudes: Saving Clubs

Saving clubs were another important social entity I encountered in AICs in Jabulani. Some types have been clearly illustrated by church members, others

must be elaborated through an analysis of the literature.⁵⁹ The independent movement in South Africa has frequently been defined in the literature as an agglomerate of small churches and institutions, divided by continuous secession and with limited or absent cooperation between them.⁶⁰ Normally attention is paid to their divisive character and not to their interaction and cooperation. As is the case for the vast majority of black South Africans, households in Jabulani have incomes below the poverty line. Surveys show that at a national level the official unemployment rate among black African people is higher by a large margin than that of Indians/Asians and coloured people. In March 2005, the official unemployment rate among black Africans was 31.6 per cent as opposed to 19.8 per cent among coloured people, 18.8 per cent among Indians/Asians, and 5.1 per cent among white people.⁶¹

Almost 36 per cent of the total national income is earned in Gauteng, the province of Johannesburg and Pretoria. It is the country's wealthiest province; the local per capita income is 30 per cent higher than in the Western Cape, which is the next wealthiest province. Despite this, Gauteng's poverty gap, the amount of income required to bring every poor person up to the poverty line and therefore theoretically eliminating poverty, is the fourth largest of South Africa's nine provinces, according to a Human Sciences Research Council (HSRC) report.⁶² The incorporation of Soweto into Johannesburg gives this district the highest poverty gap, accounting for almost one-quarter of the provincial total. Pretoria, Vanderbijlpark, and Alberton have the next highest poverty gaps. Consequently, households, involved in a daily struggle, construct subsistence livelihoods from a vast range of strategies and activities. Among the most important of these are communal support networks and various community-based structures that allow households to work together communally in order to contribute to their livelihood needs at a household level. Communal support networks consist of networks of family and friends who can offer food or money to struggling households, or can supplement a household's income through offering opportunities for occasional jobs. However, research has shown that these networks are tenuous and may even be eroding in urban and peri-urban areas.⁶³ Community-based structures, on the other hand, appear to be important instruments in facilitating sufficient levels of household income. *Stokvels*—the type of organisation discussed here—are good examples of this process.⁶⁴ They allow households to draw on a quantity of money contributed by the members of community-based organisations (CBOs) in order to afford certain necessities. There are different kinds of stokvel, depending on the purpose for which money is raised, the differing conditions of investment and payout, and the different forms of the organisation. Broadly speaking, however, two types can be distinguished:

those organisations that collect money into a pool out of which members can draw at times of need, and those that collect a pool of money that is allocated to each member in turn. Stokvels may also be formed to buy food in bulk or to provide resources for festive occasions. Where stokvels are associated with AICs, these social activities are also accompanied by religious activities.

Mrs Ntongana's 'women only meeting'⁶⁵ was financially supported by an *umholiswano* (monthly rotation stokvel), a small club that pays a regular amount into a container (in this case a biscuit box) that goes to each member in turn.⁶⁶ The members of the *umholiswano* are the six members of the sewing club. In this six-person organisation the payment per month is 20 rand. Each member in turn receives a payout of 120 rand. The members discuss money only when no outsider is present, and the money goes directly to the person whose turn it is. I was not allowed to attend one of these 'business meetings' because I was not an active member of the club, whereas I could attend all the other sections of the 'women only meetings'. In the *umholiswano*, two members are delegated to take the payout to the house of the member receiving the amount. They carefully avoid going as a group for fear of being followed by criminal elements. My interviewees told me that usually the member who gets the money invests a part of the share in buying material to sew with the other women in the club. They will sell these clothes and use this income to support their family. It emerged that the *umholiswano* provides a strong financial base. It enables the members to achieve objectives and undertake activities that were otherwise out of reach.

It is also relevant to discuss the existence of food stokvels. There are two main types of food stokvels: one saves money to buy food in bulk at the end of the year, the other sells food for profit. In Jabulani I was only able to attend the first type of stokvel. The second form was not practised by the five church members under analysis.⁶⁷ The aim of bulk buying associations is not to save money, but rather to build up capital to buy a reasonable amount of groceries for use over the festive season. An example is provided by the Women Chorus Club of the Native Mission Church. An important rule is that no member can draw from the 'investment' until the end of the year. The Chorus Club chooses two women to open their savings account at the beginning of the year. Usually these two members cover other important roles in the club. Money collected by the representatives is thereafter deposited into the bank during the second week of the month, and the payment is recorded in the club book. The aim of this type of stokvel is not just to collect money and investments, but also to develop members' skills. For example, seminars are organised to teach members how to budget. In Mama Ntongana's savings association these workshops were organised four times a year. At a certain time toward the end of the year,

club members decide what to buy with the amount each will receive. When the list of separate orders is completed, members can pay wholesale prices because they buy the same items and amounts: 'It is important not to feel poor and having good and sufficient food in Christmas time. We, Christians, have so many reasons to celebrate our Lord for Christmas time!'⁶⁸ Many stokvels are started by people who work together. Outsiders may join, but they have to be recommended by a member of the savings group. For example, regular worship services are held by a group of Zionist taxi drivers on Saturday morning in Melville, Johannesburg. Their venue is the parking space of a supermarket. These services, started for those who could not attend church services on the weekend due to their job, also provide financial support for the members. The services include Bible readings and preaching, as well as the singing of hymns. At the end of each service, members collect money to assist those who are unable to pay for funerals. What really grabs the attention of an external observer is the quantity of funerals that a family has to organise or attend in the townships in a year. Crime, HIV/AIDS, and other untreated illnesses are the major causes of death. Members of this congregation explained that this mutual aid club initially started as an *umhliswano*, but was transformed into a stokvel to generate profit. Money is regularly deposited into a bank account and the stokvel affairs are briefly discussed on Saturday mornings. Eligibility for stokvel membership is determined by the public recognition by other members of a person's reliability. Acquaintances, relatives, or friends who already belong to the organisation recruit most new members of the stokvel. Personal ties rather than income levels are the greatest influence on membership. Where members of stokvels are also members of AICs, or where AICs are actively involved in the establishment of stokvels, it is inevitable that AICs membership becomes a major determinant for trust creation. This is well expressed by Siphso Gwanya: 'A member of our church would prefer to die than not to do his duty in front of other church members and in front of God. You can be sure that if a new member belongs to your church he will always pay his share'.⁶⁹ Ms Thando, a member of the same church, added: 'We spend so much time together and we know so much about each other that there is a familiar atmosphere that helps our business. I would not trust anybody else as I trust these people'.⁷⁰

The religious aspect of many stokvels is clearly established by the fact that many societies start their activities with prayers and religious songs. This helps to focus the attention of stokvel members on the fact that they are not merely engaged in activities relating to personal financial gain, but also to a wider context of empowerment of poor and disadvantaged people in the community. In many cases churches and church associations (such as CAIC) are

directly involved in stokvels to ensure that the social upliftment target of the activity is always under supervision. Stokvels are frequently held in church buildings or bishops' offices, which helps members to build a strong sense of community. Stokvels are not associated with a specific church but may be formed by members of different churches or different denominations. The perception is that stokvels are not just forms of empowerment for individuals but also for collective identities, and that the mutual support that stokvel members give to each other is thus consistent with the religious message of mutual support. There are many other aspects of stokvel activity that suggest a holistic approach that is lacking in formal lending institutions: for example, sick members of stokvels are visited by their colleagues. Mrs Nana said that 'if one of our sisters is badly sick we organise ourselves to go to visit her and being sure that her family is doing well. It is important to let her know that she will always have our support. We share our money as we share our life'.⁷¹ Research into skills training for community development has indicated that many stokvels and other grassroots civil society formations are now able to provide skills training and other tangible benefits to their members with minimal outside assistance.⁷² Although some members view their stokvel purely as an instrument for financial gain, stokvels provide a service in assisting individuals and households to save and budget. The general perception that emerged from my observation is that stokvels are important organisations that improve the community and individuals. Mutual aid societies have a socio-economic and socio-religious function.

African Independent Churches and Development

The post-apartheid period can be considered as an era that puts great emphasis on socio-economic development,⁷³ and AICs appear to offer important answers that ought to be considered within broader socio-economic analyses. Nonetheless, Gerardus Oosthuizen lamented that AICs, although highly relevant to the modernisation process in terms of mediating the meaning of change, have usually been considered as irrelevant or reactionary obstacles to real development, as if they are nearer to the 'primal community with its isolationist disposition' without acknowledging any change.⁷⁴ Oosthuizen stated that AICs have been used as 'explanations that the black man has not grown out of this primitive "communalism"', that he looks for no other solution than a magic-religious one'.⁷⁵ Oosthuizen recognised the capacity of Nehemia Tile, who established the first independent church in 1884 and was a precursor of 'black consciousness', and he identified his work as a facilitator of the mod-

ernisation process. An important characteristic of independent Christianity was not recognised, which is the idea that 'human dignity' has always been central in the AICs' message.⁷⁶ Kamphausen stated that Kiernan was right to define the independent movement as an attempt to modernise (and, he adds, to emancipate, referring to Ethiopianism as an agent of black identity's emancipation) Africans through education.⁷⁷ Education as emancipation was a recurrent theme and claim in the churches I studied.

Crucially, I have argued that independent churches in Jabulani act as groups that focus on the reformation of the individual and family life, and are political in the way they concern themselves pragmatically with local community issues like housing, unemployment, health care, and education.⁷⁸ Like the early Methodist campaign in the United States against 'vices',⁷⁹ they try to strengthen and stabilise the family and the community. These issues are at the centre of sermons and teaching in the churches. In this way they directly address the social and moral ills around them, with the primary purpose of healing and improving the life and soul of their members. The religious community functions as a social institution that constantly controls its space and its boundaries. Churches become an opportunity to construct social relations. For example, great attention is paid to controlling children against the danger of the street in the township through special strategies. Home and church are linked in the respondents' interpretation. Especially in the responses of women, the religious community becomes the place that supports home and the family against the negative aspects of the external environment, and where values of respect and dignity are maintained. This point was well expressed in Kiernan's study on the role of culture in Zulu Zionism in the KwaZulu-Natal mines. Zulu Zionism, Kiernan argues, transformed the use of money to serve Zionists' needs and to assist in the creation and maintenance of a boundary between themselves and non-Zionists.⁸⁰

Studies on Pentecostalism in Africa and its function as a transformative agent can be emblematic in explaining how certain religious expressions can function as transformative agents in particular historical periods.⁸¹ Similar interpretations could be applied to independent churches in post-apartheid South Africa. If we consider the traumatic nature of the transformative nation-building moment, we can affirm that African independent churches are acting as transformative agents with regard to the surrounding panoply of rapid changes (social, political, economic, and construction of identity). In the contemporary moment of nation building, AICs demonstrate themselves to be actors that consolidate this process, although in the past they were not included in political interpretations and analyses. AICs develop the potentiality of self-development, freedom, and self-empowerment, as well as techniques of

economic resistance and development,⁸² and political participation.⁸³ For this reason it is important to recognise the value of AICs as vehicles of development. If development is part of the modernisation process, then we have to understand AICs as vehicles of modernity.⁸⁴

Conclusion

Engaging with weaknesses in the literature on South African independent churches and the findings of my research, I have tried to position this religious movement at the centre of a developmental analysis to reinterpret the relation between independent churches and modernity, with its associated implications of progress, development, and future, in the particular situation of post-apartheid South Africa. The main focus of this research was to observe and document how these churches operate in an everyday context where religious interpretations are an integral part of socio-political realities; how independent Christianity meets the basic needs of the poor and vulnerable when the state is unable or unwilling to do so; and how traditional religious ideas underpin developmental decision making in the state and 'formalised' faith-based organisations. I would argue, moreover, that it is 'only by descending to the quotidian and the empirical that one can observe the ways in which such movements operate to empower individuals in new ways and open up to them freedoms'.⁸⁵ This is not an isolated phenomenon in history; similarities can be traced to other Christian movements in the past such as the role of Methodism among working-class people in the early phase of industrialisation in England.

Faiths and religious organisations pose a serious challenge to both conventional development theories that assume that personal faith is something for the private sphere, and to current development practice (largely premised on measurable goals of efficiency or equity) that presume that development is not well served when matters of personal faith affect the recruitment of staff, the selection of tasks, the choice of beneficiaries or clientele, and the management of projects. If we consider the political transition to post-apartheid in South Africa, we have to take into account the fact that AICs have an acknowledged capacity to generate social capital and thus to mobilise their adherents, sometimes in different ways from other forms of social mobilisation. On their own or in partnership, AICs are often similar to other collective actors but add value through the great attention given to trust and community relations; through the important role played by the leadership; through local roots and sources of accountability; through a commitment to values compatible with democratisation, good governance, and other forms of sustainability, as well as participation.

Finally, notions of modernity and of what is modern and what is not should be subject to more critical and more place-based study.⁸⁶ The Jabulani experience points to the need to understand the local, social, cultural, and economic contexts in which knowledge and practice are generated. Churches' negotiation with what is modern demonstrates elements of assimilation, appropriation, and absorption refracted through the prism of the local. The context shapes the way in which notions of modernity are absorbed, and indeed shape the very notion of modernity itself. In an effort to distance debates from the meta-narratives of 'modern' and 'modernity at large' scholars have talked about 'plural modernities'. The meaning of modernity per se does not change. Modernity in this case study still coincides with the Western idea of development and with an idea of future and improvement, but in this context of analysis different actors have been considered as generating spaces for the different ways they operate within the project of modernity. I would then use the word 'modernities' in the plural but without changing the main meaning of the term, instead considering the local specificities that present different local contributions to this idea. It is not the meaning of modernity that changes, but the way modernity is pursued according to local interpretations.

Bibliography

- Adogame, A. 2002. 'Engaging the rhetoric of spirit warfare: the public face of Aladura in Diaspora'. *Journal of Religion in Africa* 34.4, 493-522.
- . 2005. 'African Christian Communities in Diaspora'. In O. Kalu (eds.), *African Christianity. An African History*, Perspectives on Christianity Series, 5 (3). Pretoria: University of Pretoria, 494-514.
- Anderson, A. 1995. 'Challenges and prospects for research into African Initiated Churches in Southern Africa'. *Missionalia* 23.3, 283-294.
- . 1999. 'Dangerous Memories for South African Pentecostals' in A. Anderson and W. J. Hollengweger (eds.), *Pentecostals after a Century: Global Perspectives on a Movement on Transition*. Sheffield: Sheffield Academic Press.
- . 2000. *Zion and Pentecost. The Spirituality and Experience of Pentecostal and Zionist/Apostolic Churches in South Africa*. Pretoria: University of South Africa Press.
- Ashforth, A. 2005. *Witchcraft, Violence and Democracy in South Africa*. Chicago, IL: University of Chicago Press.
- Benedetti, C. 2006. 'Islamic and Christian Inspired Relief NGOs: Between Tactical Collaboration and Strategic Diffidence'. *Journal of International Development* 18.6, 849-859.
- Bompani, B. 'African Independent Churches and the Challenge to the State: South Africa's First Democratic Decade', unpublished Ph.D. thesis, the University of Edinburgh, 88-123.
- . 2008. 'African Independent Churches in Post-Apartheid South Africa: New Political Interpretations'. *Journal of Southern African Studies* 34.3 (September), 665-678.

- Bornstein, E. 2003. *The spirit of development: Protestant NGOs, morality, and economics in Zimbabwe*. Stanford, CA: Stanford University Press.
- Campbell, J. T. 1998. *Songs of Zion. The African Methodist Episcopal Church in the United States and in South Africa*. New York: Oxford University Press.
- Clarke, G. 2006. 'Faith Matters: Faith-based Organisations, Civil Society and International Development'. *Journal of International Development* 18, 835-848.
- Clarke, G. and Jennings M. 2008. *Development, Civil Society and Faith-Based Organisations. Bridging the Sacred and the Secular*. London: Palgrave Macmillan.
- Comaroff, J. 1985. *Body of Power, Spirit of Resistance. The Culture and History of a South African People*. Chicago, IL: University of Chicago Press.
- Cross, C. et al. 1996. 'On the edge: poverty, livelihoods and natural resources in KwaZulu Natal'. In *Land, Labour and Livelihoods in Rural South Africa Volume 2*, KwaZulu-Natal and Northern Province, Durban: Indicator, 121-172.
- Dubb, A. 1976. *Community of The Saved*. Johannesburg: Witwatersrand University Press.
- Du Toit, C. W. and Ngada, N. H. (eds.) 1998. *Hearing the AIC-Voice*. Pretoria: Research Institute for Theology and Religion, UNISA.
- Fabian, J. 1971. *Jamaa: a Religious Movement in Katanga*. Evanston: Northwestern University Press.
- . 1983. *Time and the Other: How Anthropology Makes its Objects*. New York: Columbia University Press.
- Garner, R. C. 2000. 'Safe sects? Dynamics religion and AIDS in South Africa'. *Journal of Modern African Studies* 38.1, 41-69.
- Garner, R. 2004. 'African Independent Churches and Economic Development in Eden-dale'. In D. Venter (eds.), *Engaging Modernity. Methods and Cases for Studying African Independent Churches in South Africa*. London: Praeger.
- Geschiere, P. and Meyer, B. 1998. 'Globalisation and identity: dialectics of flow and closure'. *Development and Change* 29.4, 601-615.
- Goodhew, D. 2000. 'Growth and decline in South Africa's churches, 1960-1991'. *Journal of Religion in Africa* 30.3, 344-369.
- Gray, R. 1986. 'Popular Theologies in Africa: A Report on a Workshop on Small Christian Communities in Southern Africa'. *African Affairs* 85.1, 49-54.
- Hearn, J. 2002. 'The invisible NGO: US Evangelical Missions in Kenya'. *Journal of Religion in Africa* 32.1, 32-60.
- Hempton, D. 2005. *Methodism: Empire of the Spirit*. New Haven, CT: Yale University Press.
- HSRC. (14 June) 1998. *Poverty Gap in Gauteng Fourth Largest in SA*, HSRC report.
- Institute for Contextual Theology (various authors). 1985. *Speaking for Ourselves*, Braamfontein: Skotaville Publishers.
- Kiernan, J. P. 1988. 'The other side of the coin: conversion of money to religious purposes in Zulu Zionist churches'. *Man* (N.S.), 23.3, 453-468.
- Kitshoff, M. C. 'African Independent Churches, a Mighty Movement in a Changing South Africa', Faculty of Theology, University of Zululand, unpublished paper, Professor Oosthuizen's archive, NERMIC.
- Knauff, B. M. 2004. 'Introduction' in B. M. Knauff (eds.), *Critically Modern. Alternatives, Alterities, Anthropologies*. Bloomington and Indianapolis: Indiana University Press.
- Marshall-Fratani, R. 1993. '"Power in the Name of Jesus"'. Social. Transformation and Pentecostalism in Western Nigeria Revisited'. In T. Ranger and O. Vaughan (eds.),

- Legitimacy and the State in Twentieth Century Africa. Essays in Honours of A. H. M. Kirk-Green.* London: Palgrave-MacMillan.
- . 1998. 'Mediating the global and local in Nigerian Pentecostalism'. *Journal of Religion in Africa* 28.3, 278-315.
- Marshall, K. and M. Van Saanen. 2007. *Development and Faith. Where Mind, Heart, and Soul Work Together.* Washington: The World Bank Publications.
- Martin, B. 1998. 'From pre-to postmodernity in Latin America; the case of Pentecostalism'. In P. Heelas (eds.), *Religion, Modernity and Post-Modernity.* Oxford: Blackwell.
- Maxwell, D. 2006. *African Gifts of the Spirit: Pentecostalism and the Rise of a Zimbabwean Transnational Religious Movement.* Oxford: James Currey.
- Meyer, B. 2004. 'Christianity in Africa: From African Independent to Pentecostal-Charismatic Churches'. *Annual Review of Anthropology* 33, 447-474.
- Newell, S. 2005. 'Devotion and Domesticity: The Reconfiguration of Gender in Popular Christian Pamphlets from Ghana to Nigeria'. *Journal of Religion in Africa* 35.3, 296-323.
- O'Donnell, G. 1993. 'On the state, democratisation and some conceptual problems: A Latin American view with glances at some post-communist countries'. *World Development* 21.8, 1355-1369.
- Oosthuizen, G. C. 1998. 'My pilgrimage through the AIC crucible—a dynamic post-Western Christianity'. In C. W. du Toit and N. G. Ngada (eds.), *Hearing the AIC-Voice.* Pretoria: Research Institute for Theology and Religion, UNISA.
- . 'African Independent Churches and *Stokvel*: Entrepreneurship Activities with a Religious Dimension', unpublished report, NERMIC, Zululand University.
- . 1987. *African Independent Churches and Small Business: Spiritual Support for Secular Empowerment.* Pretoria: HSRC.
- . 'The AIC and the Modernisations Process', working paper, p. 9, NERMIC, Zululand University (article published with the same title in 1997, *Africana Marburgensia*, 20.1, 59-81).
- Pretorius, H. 2004. *Drumbeats. Sounds of Zion in the Cape Flat.* Pretoria: University of South Africa Press.
- Shepherd, R. H. W. 1937. 'The Separatist Churches of South Africa'. *International Review of Missions* 26, London.
- Sundkler, B. 1948. *Bantu Prophets in South Africa.* Oxford: Oxford University Press.
- . 1961. *Bantu Prophets in South Africa*, 2nd eds. Oxford: Oxford University Press.
- Ter Haar, G. and Ellis, S. 2006. 'The Role of Religion in Development: Towards a New Relationship between the European Union and Africa'. *The European Journal of Development Research* 18.3, 351-367.
- Thompson, J. C. December 1977. *The Measurement of Modernisation among South African Blacks: a Pilot Study.* Johannesburg: National Institute for Personnel Research, Council for Social and Industrial Research (material from NERMIC, Zululand University).
- Tyndale, W. 2000. 'Faith and Economics in 'development': A bridge across the chasm?' *Development in Practice* 10.1, 9-18.
- (eds.) 2006. *Visions of Development. Faith-Based Initiatives.* Ashgate: Aldershot.
- Venter, D. (eds.) 2004. *Engaging Modernity. Methods and Cases for Studying African Independent Churches in South Africa.* London: Praeger.
- West, M. 1975. *Bishops and Prophets in a Black City.* Cape Town: David Philip.

Notes

1. See G. Clarke and M. Jennings, 2008; K. Marshall and M. Van Saanen, 2007; C. Benedetti, 2003; E. Bornstein, 2003; G. Clarke, 2006; J. Hearn, 2002; W. Tyndale, 2000; G. Ter Haar and S. Ellis, 2006; W. R. Tyndale, 2006.

2. For example, see Shepherd's work: 'Many of these sects have small membership and are of negligible influence. Not a few make a caricature of religion and bring it into disrepute. Some of the names they favour are fantastic; they include "African Seventh Day Zulu Chaka Church of Christ", "Allmount Mount of Olives Baptist Church"... Even more noteworthy is it that some of this separatist bodies have developed enormously in organisation and now wield considerable power among large sections of the Bantu', R. H. W. Shepherd, 1937, 453.

3. Sundkler's pivotal book in 1948, *Bantu Prophets in South Africa*, asserted that AICs were bridges that led back to tradition. Although in the second edition of Sundkler's book in 1961 this position was retreated, many researchers and non-academics embraced a similar view for various decades.

4. Still, in 1985 Archbishop Ngada lamented that 'because most of our members are converts from these [mainline] churches and because sometimes whole congregations have come over to our churches, we are labelled "sects" or "cults" and described as "separatist", "nativistic", or "syncretistic"'. There is still some tension between ourselves and the churches from which our members came because these churches obviously do not like to lose their members to us. And this tension leads to misunderstandings and distortions. Why should we be regarded as mere sects while they [mainline churches] can be called churches? Why should we be regarded as separatists while they too broke away from other churches when they were founded years ago in Europe... And finally why should our Bishops, priests and ministers not be recognised just as they are?' ICT, *Speaking for Ourselves*, 6. This book is the first reflection on writing history on independent churches, written by members of AICs.

5. As tradition, see J. Fabian, 1983, *Time and the Other: How Anthropology Makes its Objects*.

6. Study by J. C. Thompson. See J. C. Thompson, 1977, *The Measurement of Modernisation among South African Blacks: a Pilot Study*.

7. See J. Comaroff, 1985, *Body of Power, Spirit of Resistance*.

8. For a different consideration of the protest character of the South African independent churches see J. Comaroff, 1985, *Body of Power*.

9. Professor G. C. Oosthuizen worked at the University of Zululand, and previously at the University of Durban-Westville where he was head of the Research Unit for New Religious Movements and Indigenous Churches (NERMIC).

10. G. C. Oosthuizen, 1998, 'My Pilgrimage' in C. W. du Toit and N. H. Ngada (eds.), *Hearing the AIC*, 65.

11. For a distinction between Pentecostal charismatic churches and Independent churches, see B. Meyer, 2004, 'Christianity in Africa: From African Independent to Pentecostal-Charismatic Churches'.

12. See A. Anderson, 1999, 'Dangerous Memories for South African Pentecostals' in A. Anderson and W. J. Hollengweger (eds.), *Pentecostals after a Century: Global Perspectives on a Movement on Transition*, and StatsSA, 2004, *Census 2001 by province, gender, religion recode (derived) and population group*, Statistics SA; electronic resource: www.statssa.gov.za.

13. See also David Goodhew's analysis of the census data; D. Goodhew, 2000, 'Growth and decline in South Africa's churches, 1960-1991'.

14. I make reference for this point to M. C. Kitshoff (n.d), 'African Independent Churches, a Mighty Movement in a Changing South Africa'.

15. For example, in Hennie Pretorius's publication; H. Pretorius, 2004, *Drumbeats. Sounds of Zion in the Cape Flats*.

16. A. Ashforth, 2005, *Witchcraft, Violence and Democracy in South Africa*.

17. The origin of the word *stokvel* is uncertain, though in the Eastern Cape the word is commonly accepted as deriving from 'stock fair'. 'Stock fairs' in the Eastern Cape were monthly stock sales of cattle and sheep. This definition not only implies business expectations, but also a 'pleasant, relaxed atmosphere with refreshments served and plenty to talk about' cited in C. G. Oosthuizen, 'African Independent Churches and *Stokvel*: Entrepreneurship Activities with a Religious Dimension', unpublished report, NERMIC, Zululand University, 19. As with other self-help societies, *stokvels* are not only related to independent churches; they go back to the eighteenth century and belong to African tradition.

18. For the political contribution of these churches, see B. Bompani, 2008, 'African Independent Churches in Post-Apartheid South Africa: New Political Interpretations'.

19. This statement does not apply to Oosthuizen's unpublished report and in Robert Garner's more recent work in 2000 and 2004. In some ways, although the focus was not directly on development, we can also mention Dubb's study of the Bhengu movement and James Campbell's book *Songs of Zion*.

20. Maxwell highlights similar techniques in his study of ZAOGA in Zimbabwe in D. Maxwell, 2006, *African Gifts of the Spirit*. Ruth Marshall-Fratani writes about similar sorts of movements in her work on Nigerian Pentecostal churches; see R. Marshall-Fratani, 1993, 'Power in the Name of Jesus'. Social Transformation and Pentecostalism in Western Nigeria Revisited' in T. Ranger and O. Vaughan, *Legitimacy and the State*. See also the work of Fabian on the Jamaa movement in Zaire/DRC; J. Fabian, 1971, *Jamaa: a Religious Movement in Katanga*.

21. For an inclusive literature review on African independent churches in South Africa, see B. Bompani, 'African Independent Churches and the Challenge to the State: South Africa's First Democratic Decade' [PhD thesis, the University of Edinburgh].

22. Quoting Richard Gray in 'Popular Theologies in Africa', we can affirm that 'the primary contribution of small Christian communities to African social development is therefore their role in raising peoples' consciousness, in reactivating the springs of communal action and initiative', 51.

23. This last church was actually less open and did not always allow me to participate in their activities. Few other congregations of African independent churches from Johannesburg and the surrounding suburbs have also been approached.

24. Soweto (South-west township) is an acronym for the well-known clustered South African township areas located approximately fifteen kilometres southwest of Johannesburg.

25. Statistics SA Datasets (2001) Webpage; electronic resource: www.statssa.gov.za.

26. Bishop Mbongani stated: 'In our churches most of the fears, tensions and insecurities of the time were overcome, as prejudices and ethnic divisions. In our church there were Zulus and Sothos while ethnic conflicts were normality around the country'; my interview with Bishop Mbongani, Jabulani, November 2001.

27. 'Crowd raises Zuma to status of a deity', 3 November 2008, online newspaper: http://www.iol.co.za/index.php?art_id=vn20081103052316469C692701&set_id=1&click_id=6&sf=.

28. Phone interview with Archbishop Ntongana, Johannesburg, 12 July 2005.

29. The HSRC survey, as does the National Census, maintains the separation of the

categories AICs Zionist (Zionist and Apostolic churches), and non-Zionist (Ethiopian churches). Data from HSRC, 'Omnibus Survey', Pretoria, 1996; available at History Workshop, the University of Witwatersrand, Johannesburg.

30. Several respondents, fieldwork notes, Soweto, September 2001/September 2002. Perhaps a different approach should be used with the big ZCC and the Shembe Church, but although the trend could change and has already started, in general the majority of AICs in South Africa are still small and poor churches.

31. G. C. Oosthuizen, 2002, Private Archive at NERMIC, Zululand University.

32. My interview with Archbishop Ntongana, Jabulani, 02 February 2002.

33. A. Anderson, 1995, *Challenges and Prospects for Research*, 283-294 and A. Anderson, 2000; R. Garner, 2000, 'Religion as a source of social change' and R. Garner, 2004, 'African Independent Churches and Economic Development in Edendale' in D. Venter (eds.), 2004, *Engaging Modernity*; H. Pretorius, 2004, *Drumbeats. Sounds of Zion in the Cape Flat*.

34. From fieldwork data, Jabulani, September 2001- September 2002, July-August 2004, July-August 2005. Ethnographic analysis of over fifty church members.

35. Jabulani, Focus Group 1, after CAIC meeting, Jabulani, 13 October 2001.

36. Sister Monica, member of the Zion Christian Congregation, Focus Group 1, Jabulani, 13 October 2001.

37. Bishop Ntongana, Focus Group 1, Jabulani, 13 October 2001.

38. Archbishop Ngada, president of the African Spiritual Churches Association (ASCA), a broad umbrella of African independent churches.

39. My interview with Archbishop Ngada, 8 March 2002, Walkerville, Johannesburg.

40. Sister Stella Mthembo, CAIC Conference, Jabulani, 13 October 2001.

41. Mr Elias Kubeka, CAIC Conference, Jabulani, 13 October 2001.

42. Bishop Mabanga, CAIC Conference, Jabulani, 13 October 2001.

43. Bishop Masuku, CAIC Conference, Jabulani, 13 October 2001.

44. Prophetess Elizabeth Lamola, CAIC Conference, Jabulani, 13 October 2001.

45. Mr Chilame, CAIC Conference, Jabulani, 13 October 2001.

46. Sister Monica, CAIC Conference, Jabulani, 13 October 2001.

47. Bishop Ntongana, CAIC Conference, Jabulani, 13 October 2001.

48. See B. Bompani, 2008, 'African Independent Churches in Post-Apartheid South Africa: New Political Interpretations'.

49. Fieldwork notes, Jabulani, 2001-2002, 2004, and 2005.

50. O'Donnell calls this 'low intensity citizenship'. G. O'Donnell, 1993, 'On the state, democratisation and some conceptual problems: A Latin American view with glances at some post-communist countries'.

51. Fieldwork notes, Jabulani, 2001-2002, 2004, and 2005.

52. Family stability for the poor is a strategy in many churches. See, for example, D. Maxwell, 2006, *African Gifts of the Spirit: Pentecostalism and the Rise of a Zimbabwean Transnational Religious Movement*.

53. Mrs Mafa, member of the Methodist Church of South Africa, Jabulani, 17 February 2002.

54. Mrs Radebe, member of the Native Church of South Africa, Jabulani, 14 April 2002.

55. Ibid.

56. Personal conversation with Lulu Luthuli, Jabulani, fieldwork notes, March 2002.

57. Mama Ntongana, personal conversation, "women only meeting", Jabulani, 14 July 2002, fieldwork notes.
58. R. C. Garner, 2000, *Safe sects?* 41-69. On the domestication of men in Pentecostal Charismatic churches see, for example, S. Newell, 2005, 'Devotion and Domesticity: The Reconfiguration of Gender in Popular Christian Pamphlets from Ghana to Nigeria'.
59. In this case use of NERMIC material, Zululand University.
60. See Martin West in his analysis of AICs in Soweto in the seventies, M. West, 1975, *Black City*; and B. Sundkler, 1961, *Bantu Prophets*.
61. Data from *Labour Force Survey 2005*, Statistical Release P0210 available online. Electronic resource: www.statssa.gov.za.
62. HSRC, 1998, *Poverty Gap in Gauteng Fourth Largest in SA*.
63. C. Cross, L. Luckin, T. Mzimela, and C. Clark, 1996, 'On the edge: poverty, livelihoods and natural resources in KwaZulu Natal'.
64. Other works that have highlighted the crucial role that these associations play in the lives of individuals and households are: C. Mayoukou, *Le système des tontines en Afrique: Un système bancaire informel* (Paris: L'Harmattan, 1994); E. Bortei-Doku and E. Aryeetey, 'Mobilizing Cash for Business: Women in Rotating Susu Clubs in Ghana' in S. Ardener and S. Burman (eds.), *Money-Go-Rounds: The Importance of Rotating Savings and Credit Associations for Women* (Oxford: Berg Publishers, 1995); A. Kane, *Tontines, caisses de solidarité et banquiers ambulants: L'univers des arrangements financiers informels en Afrique et en milieu immigré africain en France* (Paris: L'Harmattan, 2010).
65. Called 'No more hunger'; English translation from Zulu.
66. For a similar analysis of women groups, see Dubb's work on the Bhengu movement. A. Dubb, 1976, *Community of The Saved*.
67. Introduced to this type of *stokvel* by literature, especially C. G. (G. C. previously) Oosthuizen, NERMIC, unpublished report.
68. Mama Ntongana, personal conversation, Jabulani, 4 August 2002, fieldwork notes.
69. Siphso Gwanya, elder member of the Native Church of South Africa, Jabulani, 24 March 2002.
70. Ms Thando, member of the Native Church of South Africa, Jabulani, 24 March 2002.
71. Mrs Nana Myeza, member of the Native Church of South Africa, Jabulani, 22 February 2002.
72. C. Cross et al., 1996, 'On the edge: poverty, livelihoods and natural resources in KwaZulu Natal'.
73. Due to the relation between the ANC government and the liberation struggle. Liberation was not just perceived as political liberation but also as liberation from poverty and improvement of life. See, for example, B. Bompani, 2008, 'African Independent Churches in Post-Apartheid South Africa: New Political Interpretations'.
74. G. C. Oosthuizen, 'The AIC and the Modernisations Process', working paper, 9, NERMIC, Zululand University (article published with the same title in 1997, *Africana Marburgensia*, 20.1, 59-81).
75. G. C. Oosthuizen, 'The AIC and the Modernisations Process', working paper, 10.
76. Ibid.
77. E. Kamphausen, 'Beginning of the Independent', in Harold Turner's archive, Birmingham University; also available in Edinburgh University, Centre for the Study of Christianity in the Non-Western World, in microfiche, MF 423.

78. B. Martin, 1998, 'From pre to post-modernity', in P. Heelas et al. (eds.), *Religion/Modernity*.

79. D. Hempton, 2005, *Methodism: Empire of the Spirit*; and J. T. Campbell, 1998, *Songs of Zion*.

80. J. P. Kiernan, 1988, 'The other side of the coin: conversion of money to religious purposes in Zulu Zionist churches'.

81. See, for example, R. Marshall-Fratani, 1998, 'Mediating the global and local in Nigerian Pentecostalism'; R. Marshall-Fratani, 1993, 'Power in the Name of Jesus'. Social Transformation and Pentecostalism in Western Nigeria Revisited'; D. Maxwell, 2006, *African Gifts of the Spirit*; A. Adogame, 2002, 'Engaging the rhetoric of spirit warfare: the public face of Aladura in Diaspora'; and A. Adogame, 2005, 'African Christian Communities in Diaspora'.

82. Encouragement to micro-entrepreneurship typical of the informal economy.

83. See Bompani, 2008.

84. For the great majority of the church members under my analysis, development coincides with the idea of a 'better living' and 'liberation from poverty' implicit in the project of reconstruction of the post-apartheid nation-building process. Several informants, field-work notes, September 2001-September 2002; July-August 2005.

85. B. Martin, 1998, 'From Pre to Postmodernity' in P. Heelas et al. (eds.), *Religion/Modernity*, 113.

86. B. M. Knauff, 2002, *Critically Modern*.